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INFORMATION DISCLOSURE CITATION (Use several sheets if necessary)		Applicant: Daniel A. Tealdi et al.	
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		Group art area: Not Yet Assigned	

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U.S. PATENT DOCUMENTS

Examiner Initial	Patent No.	Date	Name	Class	Sub-class	Filing date if appropriate
	5,283,856	02/01/94	Gross et al.	395	51	10/04/91
	5,651,268	07/29/97	Aikawa et al.	62	525	12/29/95
	5,748,738	05/05/98	Bisbee et al.	380	25	09/15/95
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Document number	Date	Country	Class	Sub-class	Translation

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	Real Estate Technology, "Caution: Net-Savvy Consumers Ahead", Michael J. Russer
	Contact, "Mortgage Lenders Increase Reliance on Automation", Jeff Lebowitz (Fourth Quarter 1998)
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	Equity Magazine, the Journal of the National Home Equity Mortgage Association, "How Technology Continues to Change the Mortgage Banking Industry", Joseph J. Murin (Dec. 1996)
	Morgan Stanley Dean Witter, "Toward the Paperless Mortgage" (Feb. 2000)
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	"Lendware TM Overview", Framework, Inc. (1999)
	Ocwen Technology Xchange, "REALTrans SM Web-Based Application" information printed from http://www.otx.net/whoarewe ; http://www.otx.net/webtop ; http://www.otx.net/dts (Ocwen Technology Xchange World Wide Website) on April 5, 2000.
Examiner:	Date Considered: 11/19/2011
/Daniel Felten/	
EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP '609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to the applicant.	

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